



*Christ-Centered  
Mission-Driven  
Traditionally-Grounded  
Congregationally-Focused*

November 2011

Dear NALC Pastors and Congregational Leaders,

This is a very important and time sensitive message regarding our relationship with the ELCA Board of Pensions (BOP). However, the changes discussed in this document do not apply to those pastors who are already retired or who are on disability or both. Your continuing relationship with the BOP will not be affected by these decisions.

A brief history of our relationship with the ELCA BOP:

1. In October 2009 the BOP publicly reiterated a policy established in 2005, which permitted former ELCA pastors and congregations to continue participation in its health care and pension plans indefinitely.
2. Shortly after formation of the NALC, we were approached by the BOP to discuss a possible relationship between our two bodies. Our objective was to secure immediately available benefits options for our new mission start congregations and pastors. Out of these conversations, the BOP agreed to expand their coverage to newly formed NALC congregations and newly ordained NALC pastors, contingent on the ELCA BOP being the sole comprehensive benefits provider offered to NALC congregations.
3. In the midst of negotiating this agreement it was clearly understood by both parties that the NALC would have to develop health plan alternatives because of the BOP's coverage of elective abortions and same-gender domestic partnerships in its health plan.
4. It is also worth noting that the BOP is considered the sole provider of comprehensive benefits for the ELCA even though individual congregations can choose to be a part of alternative plans for any variety of reasons.

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A brief history of the development of our alternative benefits plans:

1. After the 2009 ELCA Churchwide Assembly, Lutheran CORE began working on a comprehensive suite of benefit plans that would be available to its member congregations and church bodies, including the NALC.
2. After the NALC was formed, we decided to participate actively in this effort out of the desire to protect our pastors and congregations from the perceived and real sense of insecurity experienced by both pastors and congregations due to unseemly treatment from some ELCA Bishops and leaders. These experiences severely damaged trust and reliability of on-going relationships and commitments.
3. Additional fears arose because of the resolution passed by the Southeastern Minnesota Synod of the ELCA in early 2011 calling for NALC pastors to be banned from participation in the ELCA BOP, which hastened our work to complete development of alternative benefits plans.
4. We completed our work with the Hahn Financial Group to develop our plans and announced their availability to our congregations. We believed this announcement was critical as we had pastors who had no insurance and those who objected as a matter of conscience with BOP coverage who were also waiting for an alternative health plan

We were well aware that the announcement of our plans might lead to modification of our agreement related to new congregations and pastors with the BOP, and indeed, the announcement set off a series of concerns and objections by the ELCA BOP. My response to the concerns raised by then BOP President and CEO, John Kapanke, is included with this letter.

Within the past week we were contacted by the new President and CEO of the BOP, Rev. Jeff Thiemann, who informed us that the BOP board of directors has decided to impose consequences far beyond the original intent of our agreement with the BOP. Because we have created an alternative plan for our congregations, **the BOP will no longer permit any of our congregations to participate in the healthcare or pension program effective January 1, 2012.** We are deeply disappointed that the ELCA Board of Pensions has chosen to backtrack on its longstanding policy for former ELCA congregations and pastors, but at the same time we are ever more thankful that we developed alternative benefits plans in partnership with Lutheran CORE.

Our congregations have chosen a variety of options for healthcare and pension benefits. Those congregations participating in the ELCA BOP plan are directly affected by this change and need to take immediate action to secure another option for health and pension benefits. The NALC alternative plan is now enrolling participants under an open enrollment window and available for any who choose to be a part of it. **In order to participate in our alternative plan with health insurance that begins on January 1 you must enroll by December 12.** Instructions from the Hahn Financial Group that will assist you in the enrollment process are enclosed. Having completed this enrollment process, I can assure you from personal experience that you will find the expertise of the Hahn Financial Group to be a source of great comfort and support.

I know this letter will bring great concern and regret for many pastors and congregations throughout the NALC. We did not think we would have to face this dilemma so soon. We have made our decision to act in the best interest of our pastors and congregations, responding to their requests and needs. The ELCA BOP has made their decisions as a way to address the needs and concerns of their constituents. We valued our relationship with the BOP and had hoped it would remain for a much longer period of time.

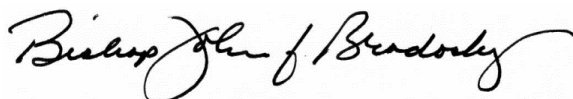
While we regret the end of this agreement, we move forward with a sense of mutual respect knowing that many of our pastors and congregations will continue to relate to the BOP in the retirement process and the care of pension funds that may remain in current accounts. Participants in the BOP Pension Program will continue to have the same access and options they had previously. We will continue to value the services the BOP provides for NALC pastors who remain unaffected by these decisions.

These decisions will require changes, but I am convinced the new program will be well-received and the adjustments will give way to a new norm for our life together.

It is important to keep our focus on why we are a part of this movement in the first place, to boldly proclaim Christ. To that end we continue to labor.

Please accept my sincere thanks for your understanding, commitment and partnership in this ministry we share.

May none of these present difficulties detract from our anticipation in Advent and our joy at Christmas!



Bishop John F. Bradosky

Enclosures